



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name JOHN DEERE CAPITAL CORPORATION

City/State MADISON, WI

Bank Holding Company Information

Federal Reserve District: 7

Consolidated Assets (\$000): 48,356,213

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: _____

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

JOHN DEERE CAPITAL CORPORATION
8402 EXCELSIOR DRIVE

MADISON, WI 53717

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BHC Name

City/State

Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	44,316,072	41,633,013	41,847,942	40,834,838	39,131,780
Net income (\$000)	531,158	555,193	733,634	447,951	408,948
Number of BHCs in peer group	132	132	130	128	125

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.59	2.79	28	2.46	2.65	31	2.47	2.60	37	2.30	2.77	19	2.20	3.01	18
+ Non-interest income	2.39	0.94	93	2.77	1.09	92	2.73	1.04	93	2.71	1.21	90	2.48	1.32	85
- Overhead expense	2.82	2.18	84	2.97	2.21	89	2.96	2.17	90	3.34	2.57	82	3.26	2.69	79
- Provision for credit losses	0.06	0.10	38	0.01	-0.12	80	-0.01	-0.09	68	0.21	0.51	15	0.14	0.15	57
+ Securities gains (losses)	0	0	45	0	0.01	23	0	0.01	23	0	0.02	1	0	0.01	35
+ Other tax equivalent adjustments	0	0	81	0	0	16	0	0	46	0	0	48	0	0	76
= Pretax net operating income (tax equivalent)	2.10	1.46	90	2.25	1.76	82	2.24	1.66	85	1.45	1.04	78	1.28	1.56	24
Net operating income	1.60	1.10	91	1.78	1.34	84	1.75	1.26	87	1.10	0.81	75	1.05	1.19	28
Net income	1.60	1.10	91	1.78	1.34	84	1.75	1.26	88	1.10	0.82	75	1.05	1.19	28
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.83	3.36	81	3.78	3.12	88	3.76	3.06	89	4.21	3.55	86	4.96	4.41	83
Interest expense	1.20	0.35	96	1.29	0.26	99	1.25	0.25	99	1.82	0.52	96	2.67	1.08	96
Net interest income (tax equivalent)	2.63	3.01	23	2.49	2.85	22	2.51	2.80	26	2.40	3.01	20	2.29	3.33	14
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.07	0.09	56	0.04	0.12	33	0.04	0.11	35	0.19	0.27	48	0.19	0.21	56
Earnings coverage of net loan and lease losses (X)	36.03	36.38	61	60.75	26.30	80	60.63	39.72	74	11.09	22.91	48	9.13	24.40	36
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.30	1.17	2	0.38	1.32	4	0.36	1.23	4	0.45	1.58	3	0.32	0.83	7
Allowance for loan and lease losses / Total loans and leases	0.30	1.15	3	0.38	1.30	6	0.36	1.20	6	0.45	1.55	4	0.32	0.81	7
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.63	0.39	81	0.76	0.58	71	0.75	0.49	82	0.79	0.71	63	1.07	0.57	89
30-89 days past due loans and leases / Total loans and leases	0.96	0.33	90	0.90	0.29	92	1.02	0.32	93	0.96	0.39	90	1.17	0.43	91
Liquidity and Funding															
Net noncore funding dependence	97.47	5.89	99	100.91	-3.31	99	100.05	-2.33	99	102.81	3.20	98	103.86	14.45	98
Net short-term noncore funding dependence	30.66	0.87	98	31.49	-9.17	98	30.66	-7.71	98	31.54	-4.76	98	22.28	3.38	92
Net loans and leases / Total assets	85.33	63.09	97	84.55	58.81	97	84.44	58.67	97	82.07	61.58	96	79.16	63.77	92
Capitalization															
Tier 1 leverage ratio	0	9.22	0	0	9.07	0	0	8.98	0	0	9.13	0	0	9.76	1
Holding company equity capital / Total assets	9.78	9.68	52	10.26	10.79	44	10.84	10.71	55	10.59	11.16	43	10.30	12.43	25
Total equity capital (including minority interest) / Total assets	9.78	9.81	50	10.26	10.91	42	10.85	10.82	54	10.60	11.29	41	10.31	12.57	23
Common equity tier 1 capital / Total risk-weighted assets		11.79			12.64			12.42			12.38			12.17	
Net loans and leases / Equity capital (X)	8.73	6.64	81	8.24	5.47	92	7.79	5.53	89	7.75	5.58	86	7.68	5.21	88
Cash dividends / Net income	62.13	31.93	94	63.04	27.22	96	53.16	28.27	93	63.62	42.30	81	62.36	33.12	91
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	11.65	6.04	78	4.40	9.51	25	4.90	10.50	29	1.72	16.68	11	7.01	9.26	53
Equity capital	6.45	-3.83	76	5.24	7.52	48	7.35	7.46	61	4.61	6.99	42	3.32	10.49	26
Net loans and leases	12.67	14.48	52	7.61	-0.66	81	7.93	3.36	73	5.47	9.07	40	4.70	9.10	41
Noncore funding	10.50	36.20	43	4.79	-21.64	84	4.94	-14.79	80	2.13	-12.18	68	9.31	6.59	60
Parent Company Ratios															
Short-term debt / Equity capital	185.23	0.48	99	141.87	0.55	99	131.35	0.57	99	166.52	0.77	99	176.91	1.02	99
Long-term debt / Equity capital	455.66	11.91	99	433.58	10.65	99	440.89	10.95	99	424.61	13.56	99	485.82	13.04	99
Equity investment in subsidiaries / Equity capital	122.10	104.01	94	123.95	103.15	95	125.48	103.22	95	123.66	102.81	96	119.10	103.22	95
Cash from ops + noncash items + op expense / Op expense + dividends	77.53	118.32	31	78.45	155.61	21	99.90	154.48	23	107.46	147.24	30	95.10	190.27	12

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,186,626	1,107,527	1,473,735	1,572,425	1,759,216	7.14	19.09
Income from lease financing receivables.....	42,980	37,598	51,125	48,293	48,176	14.31	45.99
Fully taxable income on loans and leases.....	1,226,354	1,142,022	1,520,714	1,616,729	1,803,738	7.38	19.85
Tax-exempt income on loans and leases.....	3,252	3,103	4,146	3,989	3,654	4.80	23.32
Estimated tax benefit on income on loans and leases.....	864	825	1,102	1,060	971	4.73	-39.15
Income on loans and leases (tax equivalent).....	1,230,470	1,145,950	1,525,962	1,621,778	1,808,363	7.38	19.78
Investment interest income (tax equivalent).....	139	126	171	80	139	10.32	
Interest on balances due from depository institutions.....	5,748	2,093	2,685	9,341	29,246	174.63	-21.98
Interest income on other earning assets.....	15,829	15,197	22,213	22,070	31,713	4.16	319.09
Total interest income (tax equivalent).....	1,252,186	1,163,366	1,551,031	1,653,269	1,869,461	7.63	20.58
Interest on time deposits of \$250K or more.....	0	0	0	0	0		
Interest on time deposits < \$250K.....	0	0	0	0	0		
Interest on foreign office deposits.....	177	102	148	191	401	73.53	-31.66
Interest on other deposits.....	3,585	2,561	3,451	3,791	6,325	39.98	-9.49
Interest on other borrowings and trading liabilities.....	388,415	393,887	512,180	708,256	1,000,372	-1.39	-3.56
Interest on subordinated debt and mandatory convertible securities.....	30	30	41	39	30	0.00	200.00
Total interest expense.....	392,207	396,580	515,820	712,277	1,007,128	-1.10	-3.63
Net interest income (tax equivalent).....	859,979	766,786	1,035,211	940,992	862,333	12.15	36.19
Non-interest income.....	794,607	866,398	1,141,676	1,105,147	969,162	-8.29	33.33
Adjusted operating income (tax equivalent).....	1,654,586	1,633,184	2,176,887	2,046,139	1,831,495	1.31	34.80
Overhead expense.....	937,423	926,000	1,240,587	1,365,231	1,273,865	1.23	17.89
Provision for credit losses.....	18,322	3,912	-3,169	86,512	54,863		-70.97
Securities gains (losses).....	0	0	0	-1,343	0		
Other tax equivalent adjustments.....	1	-1	0	0	1		
Pretax net operating income (tax equivalent).....	698,842	703,271	939,469	593,053	502,768	-0.63	89.32
Applicable income taxes.....	166,912	146,886	204,421	144,147	92,724	13.63	31.83
Tax equivalent adjustments.....	865	824	1,102	1,060	972	4.98	-39.08
Applicable income taxes (tax equivalent).....	167,777	147,710	205,523	145,207	93,696	13.59	31.05
Minority interest.....	-93	368	312	-105	124		
Net income before discontinued operations, net of minority interest.....	531,158	555,193	733,634	447,951	408,948	-4.33	120.40
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	531,158	555,193	733,634	447,951	408,948	-4.33	120.40
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	531,065	555,561	733,946	447,846	409,072	-4.41	120.26
Investment securities income (tax equivalent).....	139	126	171	80	139	10.32	
US Treasury and agency securities (excluding mortgage-backed securities).....	0	0	0	0	0		
Mortgage-backed securities.....	0	0	0	0	0		
All other securities.....	139	126	171	80	139	10.32	
Cash dividends declared.....	330,000	350,004	390,004	285,004	255,004	-5.72	127.58
Common.....	330,000	350,004	390,004	285,004	255,004	-5.72	127.58
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.77	3.12	89	3.73	2.90	89	3.71	2.85	89	4.05	3.27	89	4.78	4	88
Less: Interest expense	1.18	0.33	96	1.27	0.24	99	1.23	0.23	99	1.74	0.48	96	2.57	0.98	96
Equals: Net interest income (tax equivalent)	2.59	2.79	28	2.46	2.65	31	2.47	2.60	37	2.30	2.77	19	2.20	3.01	18
Plus: Non-interest income	2.39	0.94	93	2.77	1.09	92	2.73	1.04	93	2.71	1.21	90	2.48	1.32	85
Equals: adjusted operating income (tax equivalent)	4.98	3.77	91	5.23	3.80	91	5.20	3.70	93	5.01	4.04	87	4.68	4.41	68
Less: Overhead expense	2.82	2.18	84	2.97	2.21	89	2.96	2.17	90	3.34	2.57	82	3.26	2.69	79
Less: Provision for credit losses	0.06	0.10	38	0.01	-0.12	80	-0.01	-0.09	68	0.21	0.51	15	0.14	0.15	57
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	45	0	0.01	24	0	0.01	23	0	0.02	1	0	0.01	35
Plus: other tax equivalent adjustments	0	0	81	0	0	16	0	0	46	0	0	48	0	0	76
Equals: Pretax net operating income (tax equivalent)	2.10	1.46	90	2.25	1.76	82	2.24	1.66	85	1.45	1.04	78	1.28	1.56	24
Less: Applicable income taxes (tax equivalent)	0.50	0.34	92	0.47	0.41	72	0.49	0.38	81	0.36	0.23	85	0.24	0.36	19
Less: Minority interest	0	0	5	0	0	85	0	0	82	0	0	5	0	0	76
Equals: Net operating income	1.60	1.10	91	1.78	1.34	84	1.75	1.26	87	1.10	0.81	75	1.05	1.19	28
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.60	1.10	91	1.78	1.34	84	1.75	1.26	88	1.10	0.82	75	1.05	1.19	28
Memo: Net income (last four quarters)	1.62	1.10	93	1.71	1.30	84	1.75	1.26	88	1.10	0.82	75	1.05	1.19	28
Net income—BHC and noncontrolling (minority) interest	1.60	1.11	90	1.78	1.35	84	1.75	1.27	88	1.10	0.83	75	1.05	1.20	26
Margin Analysis															
Average earning assets / Average assets	98.27	92.93	96	98.49	93.09	96	98.55	93.08	96	96.10	92.32	89	96.39	91.05	93
Average interest-bearing funds / Average assets	87.16	60.58	98	87.20	61.98	97	86.73	61.99	97	86.07	64.06	96	85.32	65.57	96
Interest income (tax equivalent) / Average earning assets	3.83	3.36	81	3.78	3.12	88	3.76	3.06	89	4.21	3.55	86	4.96	4.41	83
Interest expense / Average earning assets	1.20	0.35	96	1.29	0.26	99	1.25	0.25	99	1.82	0.52	96	2.67	1.08	96
Net interest income (tax equivalent) / Average earning assets	2.63	3.01	23	2.49	2.85	22	2.51	2.80	26	2.40	3.01	20	2.29	3.33	14
Yield or Cost															
Total loans and leases (tax equivalent)	4.30	4.24	62	4.34	4.07	69	4.31	4.01	70	4.93	4.27	84	5.64	5.09	81
Interest-bearing bank balances	0.99	0.79	79	0.47	0.13	99	0.45	0.14	99	0.97	0.27	97	4.04	2.04	95
Federal funds sold and reverse repos		1.05			0.25			0.25			0.68			2.44	
Trading assets		0.57			0.45			0.45			0.60			0.99	
Total earning assets	3.83	3.33	84	3.78	3.09	88	3.76	3.04	90	4.21	3.51	87	4.95	4.36	84
Investment securities (tax equivalent)	3.49	1.96	97	3.42	1.77	98	3.52	1.77	97	1.38	2.25	3	2.52	2.76	32
US Treasury and agency securities (excluding mortgage-backed securities)		1.38			1.23			1.14			1.75			2.32	
Mortgage-backed securities		1.87			1.55			1.57			2.05			2.61	
All other securities	3.80	2.89	82	3.56	2.85	75	3.61	2.81	79	1.52	3.24	7	2.67	4.06	10
Interest-bearing deposits	3.97	0.35	99	2.88	0.22	99	2.87	0.21	99	3.60	0.53	99	5.67	1.10	99
Time deposits of \$250K or more		0.61			0.70			0.66			1.42			1.96	
Time deposits < \$250K		0.58			0.67			0.62			1.36			1.82	
Other domestic deposits	5.06	0.31	99	3.63	0.16	99	3.66	0.15	99	4.39	0.36	99	6.33	0.93	99
Foreign deposits	2.29	0.52	92	1.17	0.12	96	1.30	0.14	96	1.78	0.42	96	3.63	1.19	96
Federal funds purchased and repos		0.88			0.18			0.17			0.62			1.86	
Other borrowed funds and trading liabilities	1.35	1.55	37	1.46	1.29	57	1.41	1.27	56	2.01	1.50	77	2.94	2.38	80
All interest-bearing funds	1.35	0.54	93	1.46	0.38	99	1.42	0.37	99	2.03	0.74	96	3.02	1.49	93

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	794,607	866,398	1,141,676	1,105,147	969,162
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	5	14	30	30	28
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	50,127	65,702	86,257	-15,031	-94,603
Other non-interest income	744,475	800,682	1,055,389	1,120,148	1,063,737
Total overhead expenses	937,423	926,000	1,240,587	1,365,231	1,273,865
Personnel expense	180,109	180,943	241,339	246,429	250,602
Net occupancy expense	6,304	6,512	8,894	9,391	10,091
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	751,010	738,545	990,354	1,109,411	1,013,172
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,458	1,456	1,442	1,460	1,623
Average personnel expense per employee	123.53	124.27	167.36	168.79	154.41
Average assets per employee	30,395.11	28,594.10	29,020.76	27,969.07	24,110.77

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.43	11	0	2.14	11	0	2.17	11	0	2.02	10	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	56.69	58.02	42	56.73	58.85	36	57.02	59.28	35	66.76	62.28	72	69.59	61.29	80
Percent of Average Assets															
Total overhead expense	2.82	2.18	84	2.97	2.21	89	2.96	2.17	90	3.34	2.57	82	3.26	2.69	79
Personnel expense	0.54	1.20	3	0.58	1.23	3	0.58	1.21	3	0.60	1.30	2	0.64	1.41	2
Net occupancy expense	0.02	0.22	1	0.02	0.24	0	0.02	0.23	1	0.02	0.26	0	0.03	0.28	0
Other operating expenses	2.26	0.73	96	2.37	0.72	98	2.37	0.72	98	2.72	0.94	93	2.59	0.97	96
Overhead less non-interest income	0.43	1.22	8	0.19	1.08	9	0.24	1.10	8	0.64	1.25	13	0.78	1.32	16
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	56.66	57.55	46	56.70	58.34	37	56.99	58.83	37	66.72	61.82	75	69.55	60.64	84
Personnel expense	10.89	31.86	0	11.08	32.89	0	11.09	32.93	0	12.04	32.36	0	13.68	32.39	1
Net occupancy expense	0.38	5.98	0	0.40	6.26	0	0.41	6.23	0	0.46	6.58	0	0.55	6.52	0
Other operating expenses	45.39	19.14	98	45.22	18.68	99	45.49	19.18	99	54.22	22.28	92	55.32	21.20	97
Total non-interest income	48.02	24.10	90	53.05	28.20	90	52.45	27.67	89	54.01	28.83	90	52.92	29.23	87
Fiduciary activities income	0	2.13	13	0	2.27	12	0	2.20	13	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	0	3.30	1	0	3.25	1	0	3.27	1	0	3.27	2	0	3.88	3
Trading revenue	0	0.57	34	0	0.68	25	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	0	2.15	7	0	2.46	6	0	2.58	7	0	2.46	6	0	3.54	5
Insurance activities revenue	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Venture capital revenue	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0	1.23	20	0	0.56	22	0	0.60	23	0	0.01	50	0	0.28	31
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	3.03	1.19	86	4.02	3.64	62	3.96	3.30	65	-0.73	3.92	3	-5.17	1.86	1
Other non-interest income	44.99	8.80	98	49.03	9.39	98	48.48	9.27	98	54.74	9.65	98	58.08	10.04	97
Overhead less non-interest income	8.63	32.79	7	3.65	29.67	9	4.54	30.52	6	12.71	31.93	10	16.64	31.06	17
Applicable income taxes / Pretax net operating income (tax equivalent)	23.88	21.50	71	20.89	21.49	42	21.76	21.18	55	24.31	18.63	86	18.44	20.56	29
Applicable income tax + TE / Pretax net operating income + TE	24.01	23.57	57	21	23.11	18	21.88	22.67	34	24.48	21.18	78	18.64	23.23	13

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	6,563	8,841	8,212	7,667	4,647	-25.77	
Commercial and industrial loans	14,213,058	12,163,966	11,468,718	12,114,487	12,651,474	16.85	35.68
Loans to individuals	3,040,146	2,969,241	2,927,943	2,636,069	2,280,217	2.39	64.80
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	22,825,653	20,423,997	20,117,946	17,306,482	15,501,128	11.76	48.14
Other loans and leases	1,300,746	1,194,372	1,148,572	1,017,866	888,849	8.91	83.58
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	41,386,166	36,760,417	35,671,391	33,082,571	31,326,315	12.58	45.54
Less: Allowance for loan and lease losses	125,324	139,460	128,191	149,636	100,370	-10.14	8.78
Net loans and leases	41,260,842	36,620,957	35,543,200	32,932,935	31,225,945	12.67	45.69
Debt securities that reprice or mature in over 1 year	1,171	2,156	1,847	2,344	0	-45.69	
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	41,262,013	36,623,113	35,545,047	32,935,279	31,225,945	12.67	45.69
Interest-bearing bank balances	1,265,409	585,524	600,808	603,999	1,309,940	116.12	18.01
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	0	0	0	0	3,531		
Trading assets	0	0	0	0	0		
Total earning assets	42,527,423	37,208,637	36,145,855	33,539,278	32,539,416	14.29	44.68
Non-interest-bearing cash and due from depository institutions	61,276	79,795	80,563	70,045	100,883	-23.21	77.82
Premises, fixed assets, and leases	36,509	39,275	39,162	41,552	45,741	-7.04	-20.70
Other real estate owned	0	0	0	0	0		
Investment in unconsolidated subsidiaries	21,983	21,972	21,927	20,683	16,815	0.05	52.81
Intangible and other assets	5,709,022	5,962,157	5,805,793	6,455,438	6,745,585	-4.25	4.05
Total assets	48,356,213	43,311,836	42,093,300	40,126,996	39,448,440	11.65	38.26
Quarterly average assets	46,989,475	42,992,990	42,492,728	40,635,303	39,428,930	9.30	33.72
Average loans and leases (YTD)	38,134,515	35,169,303	35,443,415	32,922,147	32,037,474	8.43	39.00
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	41,386,166	36,760,417	35,671,391	33,082,571	31,326,315	12.58	45.54
Real estate loans secured by 1-4 family	0	0	0	0	0		
Commercial real estate loans	0	0	0	0	0		
Construction and land development	0	0	0	0	0		
Multifamily	0	0	0	0	0		
Nonfarm nonresidential	0	0	0	0	0		
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	1,172	2,156	1,847	2,344	3,531	-45.64	
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	0	0	0	0	0		
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,172	2,156	1,847	2,344	3,531	-45.64	
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	1,172	2,156	1,847	2,344	3,531	-45.64	
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	0	0	0	0	0		
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,172	2,156	1,847	2,344	3,531	-45.64	
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-3,746	-2,604	-2,952	-2,303	-2,380		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	0	0	0	2,344	0		

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	8,293	8,339	11,331	11,171	10,148	-0.55	33.18
NOW, ATS and transaction accounts	0	0	0	0	0		
Time deposits less brokered deposits < \$250K	0	0	0	0	0		
MMDA and other savings accounts	94,749	96,399	94,967	92,860	98,191	-1.71	-10.50
Other non-interest-bearing deposits	8,560	24,094	12,860	7,516	12,035	-64.47	-85.00
Core deposits	111,602	128,832	119,158	111,547	120,374	-13.37	-34.02
Time deposits of \$250K or more	0	0	0	0	0		
Foreign deposits	20,585	20,187	20,815	21,169	17,978	1.97	36.02
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	3,831,973	901,934	1,072,903	1,424,848	2,040,241	324.86	72.22
Other borrowings w/remaining maturity of 1 year or less	10,086,382	11,216,880	10,427,650	9,567,091	6,229,209	-10.08	61.47
Other borrowings w/remaining maturity over 1 year	27,543,955	25,401,579	24,643,246	23,450,325	25,455,825	8.43	30.87
Brokered deposits < \$250K	0	0	0	0	0		
Noncore funding	41,482,895	37,540,580	36,164,614	34,463,433	33,743,253	10.50	40.46
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	400	0	400	0	0		
Other liabilities	2,031,197	1,198,847	1,243,426	1,299,196	1,519,491	69.43	23.48
Total liabilities	43,626,094	38,868,259	37,527,598	35,874,176	35,383,118	12.24	39.17
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	1,482,823	1,482,823	1,482,823	1,482,823	1,482,823	0.00	0.00
Retained earnings	3,356,697	3,017,097	3,155,539	2,812,022	2,675,171	11.26	53.52
Accumulated other comprehensive income	-111,120	-58,212	-74,472	-43,526	-94,195		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	4,728,400	4,441,708	4,563,890	4,251,319	4,063,799	6.45	30.33
Noncontrolling (minority) interest in subsidiaries	1,719	1,869	1,812	1,501	1,523	-8.03	237.72
Total equity capital, including minority interest	4,730,119	4,443,577	4,565,702	4,252,820	4,065,322	6.45	30.36
Total liabilities and capital	48,356,213	43,311,836	42,093,300	40,126,996	39,448,440	11.65	38.26
Memoranda							
Non-interest-bearing deposits	27,155	41,696	33,749	27,016	29,091	-34.87	-59.11
Interest-bearing deposits	105,032	107,323	106,224	105,700	109,261	-2.13	-10.89
Total deposits	132,187	149,019	139,973	132,716	138,352	-11.30	-28.27
Long-term debt that reprices within 1 year	1,877,146	3,270,933	2,593,032	3,589,066	5,499,501	-42.61	-57.45
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,563,890	4,251,319	4,251,319	4,063,799	3,933,394		
Accounting restatements	0	-113	-113	-26,096	0		
Net income	531,158	555,193	733,634	447,951	408,948		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	330,000	350,004	390,004	285,004	255,004		
Change in other comprehensive income	-36,648	-14,687	-30,946	50,669	-23,539		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	4,728,400	4,441,708	4,563,890	4,251,319	4,063,799		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	0.01	39.88	0	0.02	36.06	1	0.02	36.25	1	0.02	36.22	2	0.01	37.78	2
Commercial and industrial loans	29.39	11.23	96	28.08	11.11	96	27.25	10.76	97	30.19	13.52	96	32.07	12.02	98
Loans to individuals	6.29	3.58	79	6.86	3.60	79	6.96	3.36	81	6.57	3.40	77	5.78	4.20	65
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	47.20	0.19	99	47.16	0.21	99	47.79	0.18	99	43.13	0.19	99	39.29	0.24	99
Other loans and leases	2.69	4.52	41	2.76	4.26	45	2.73	4.47	43	2.54	4.63	37	2.25	5.01	31
Net loans and leases	85.33	63.09	97	84.55	58.81	97	84.44	58.67	97	82.07	61.58	96	79.16	63.77	92
Debt securities over 1 year	0	18.76	0	0	18.32	0	0	19.46	0	0.01	15.55	1	0	14.60	1
Mutual funds and equity securities	0	0.05	12	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	85.33	83.05	48	84.56	78.17	73	84.44	79.22	68	82.08	78.16	60	79.16	79.65	26
Interest-bearing bank balances	2.62	3.61	51	1.35	9.37	6	1.43	8.50	9	1.51	7.51	10	3.32	3.06	61
Federal funds sold and reverse repos	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0	1.71	1	0	1.51	1	0	1.56	0	0	1.68	1	0.01	1.91	1
Trading assets	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets	87.95	90.76	15	85.91	91.57	4	85.87	91.77	5	83.58	91.05	4	82.49	89.53	7
Non-interest cash and due from depository institutions	0.13	0.98	3	0.18	0.99	3	0.19	0.82	4	0.17	1.07	2	0.26	1.14	4
Other real estate owned	0	0.01	12	0	0.01	6	0	0.01	9	0	0.02	4	0	0.03	4
All other assets	11.93	8.19	90	13.91	7.39	95	13.94	7.35	95	16.24	7.82	96	17.26	9.27	93
Memoranda															
Short-term investments	2.62	6.75	27	1.35	12.31	2	1.43	11.47	1	1.51	11.17	2	3.33	7.63	41
U.S. Treasury securities	0	1.98	7	0	1.18	12	0	1.47	10	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0	0.81	10	0	0.75	11	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	0	1.69	7	0	1.70	7	0	1.73	6	0	1.69	8	0	1.34	7
Mortgage-backed securities	0	12.93	0	0	13.46	1	0	14.14	0	0	11.75	1	0	11.44	1
Asset-backed securities	0	0.85	17	0	0.47	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.51	21	0	0.51	26	0	0.53	24	0.01	0.42	28	0.01	0.39	30
Loans held-for-sale	0	0.30	8	0	0.50	7	0	0.55	7	0	0.52	7	0	0.39	7
Loans held for investment	85.59	63.03	96	84.87	58.34	98	84.74	58.06	97	82.44	61.72	96	79.41	63.50	92
Real estate loans secured by 1-4 family	0	12.79	1	0	11.57	1	0	11.46	1	0	11.91	1	0	13.29	2
Revolving	0	1.52	3	0	1.44	2	0	1.42	2	0	1.66	3	0	2.07	3
Closed-end, secured by first liens	0	10.86	1	0	9.73	1	0	9.67	1	0	9.81	1	0	10.69	2
Closed-end, secured by junior liens	0	0.19	3	0	0.19	2	0	0.17	3	0	0.22	3	0	0.28	3
Commercial real estate loans	0	24.89	1	0	22.35	1	0	22.69	1	0	22.22	1	0	22.23	1
Construction and land development	0	3.92	2	0	3.40	1	0	3.34	1	0	3.40	3	0	3.44	3
Multifamily	0	3.87	1	0	3.32	1	0	3.57	1	0	3.12	1	0	3.01	2
Nonfarm nonresidential	0	15.73	1	0	14.65	1	0	14.57	1	0	14.72	1	0	14.69	2
Real estate loans secured by farmland	0	0.34	9	0	0.35	8	0	0.30	8	0	0.33	8	0	0.36	9

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	0.02	62.29	0	0.02	60.51	1	0.02	61.05	1	0.02	57.15	2	0.01	57.46	1
Real estate loans secured by 1-4 family	0	20.65	1	0	20	1	0	19.86	1	0	19.43	1	0	20.75	2
Revolving	0	2.39	3	0	2.47	2	0	2.43	2	0	2.64	3	0	3.15	3
Closed-end	0	18.01	1	0	17.35	1	0	17.24	1	0	16.59	1	0	17.39	2
Commercial real estate loans	0	38.12	1	0	37.13	1	0	37.86	1	0	34.63	1	0	33.52	1
Construction and land development	0	6.10	2	0	5.69	1	0	5.65	1	0	5.26	3	0	5.09	3
1-4 family	0	1.40	4	0	1.19	4	0	1.18	3	0	0.93	5	0	0.94	7
Other	0	4.62	2	0	4.46	1	0	4.40	1	0	4.19	3	0	4.02	3
Multifamily	0	5.86	1	0	5.41	1	0	5.78	1	0	4.96	1	0	4.69	2
Nonfarm nonresidential	0	24.30	1	0	24.45	1	0	24.56	1	0	22.93	1	0	22.15	2
Owner-occupied	0	8.11	2	0	8.31	2	0	8.29	2	0	7.68	2	0	7.72	3
Other	0	15.95	1	0	15.83	1	0	15.94	1	0	14.95	1	0	14.34	2
Real estate loans secured by farmland	0	0.55	9	0	0.61	8	0	0.54	8	0	0.54	8	0	0.55	9
Loans to depository institutions and acceptances of other banks	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	34.34	18.37	88	33.09	19.45	85	32.15	18.86	84	36.62	22.17	86	40.39	19.53	92
Loans to individuals	7.35	6.24	68	8.08	6.58	69	8.21	6.24	69	7.97	6.13	69	7.28	7.13	62
Credit card loans	1.43	0.53	87	1.61	0.51	87	1.55	0.53	87	1.56	0.65	84	1.52	0.81	81
Agricultural loans	55.15	0.31	99	55.56	0.38	99	56.40	0.34	99	52.31	0.32	99	49.48	0.37	99
Other loans and leases	3.14	8.16	28	3.25	8.42	30	3.22	8.75	29	3.08	9.09	27	2.84	9.85	27
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans		411.16			383.43			391.81			381.27			391.26	
Real estate loans secured by 1-4 family		133.66			124.74			126.06			125.03			138.18	
Revolving		15.46			15.53			15.44			17.42			21.26	
Closed-end		116.59			107.54			108.85			106.14			115.20	
Commercial real estate loans		254.65			238.58			245.88			234.65			229.44	
Construction and land development		39.81			36.07			35.95			35.62			34.95	
1-4 family		9.02			7.44			7.42			6.34			6.61	
Other		30.27			28.34			28.11			28.16			27.32	
Multifamily		40.47			35.29			38.66			32.74			31.04	
Nonfarm nonresidential		161.09			156.30			158.05			155.06			152.10	
Owner-occupied		53.43			52.63			52.99			52.37			53.07	
Other		105.96			100.99			102.54			100.54			97.41	
Real estate loans secured by farmland		3.36			3.67			3.22			3.44			3.60	
Loans to depository institutions and acceptances of other banks		0.26			0.20			0.21			0.28			0.44	
Commercial and industrial loans		115.08			116.17			114.45			139.91			122.02	
Loans to individuals		35.47			36.56			34.55			37.47			43.51	
Credit card loans		2.79			2.58			2.77			3.30			4.34	
Agricultural loans		1.73			2.03			1.86			1.88			2.18	
Other loans and leases		50.11			47.63			51.06			49.54			52.44	
Supplemental															
Non-owner occupied CRE loans / Gross loans	0	30.74	1	0	29.25	1	0	30.07	1	0	27.32	1	0	26.45	1
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)		205.31			187.63			195.33			183.76			178.57	
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)		262.15			244.92			252.85			240.85			236.10	

BHC Name _____ City/State _____

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	2.62	6.75	27	1.35	12.31	2	1.43	11.47	1	1.51	11.17	2	3.33	7.63	41
Liquid assets	2.74	23.63	1	1.54	29.12	0	1.62	29.03	0	1.68	26.22	0	3.58	22.44	0
Investment securities	0	20.98	0	0	20.37	0	0	21.63	0	0.01	17.85	1	0.01	16.99	1
Net loans and leases	85.33	63.09	97	84.55	58.81	97	84.44	58.67	97	82.07	61.58	96	79.16	63.77	92
Net loans, leases and standby letters of credit	85.33	63.92	97	84.55	59.61	97	84.44	59.49	97	82.07	62.48	96	79.16	64.84	90
Core deposits	0.23	74.28	0	0.30	75.52	0	0.28	75.71	0	0.28	70.67	1	0.31	63.09	1
Noncore funding	85.79	12.30	99	86.68	10.15	99	85.92	10.30	99	85.89	14.13	99	85.54	19.36	99
Time deposits of \$250K or more	0	1.67	1	0	1.67	1	0	1.58	1	0	2.11	1	0	2.94	2
Foreign deposits	0.04	0.33	81	0.05	0.33	80	0.05	0.34	80	0.05	0.36	79	0.05	0.43	78
Federal funds purchased and repos	0	1.24	12	0	1.19	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.58	28	0	0.54	30	0	0.54	31	0	0.54	30	0	0.48	28
Commercial paper	7.92	0.02	99	2.08	0.01	98	2.55	0.01	98	3.55	0.01	99	5.17	0.02	99
Other borrowings w/remaining maturity of 1 year or less	20.86	2.18	97	25.90	0.88	99	24.77	1	98	23.84	1.24	98	15.79	3.01	97
Earning assets that reprice within 1 year	43.95	35.71	70	42.38	38.80	57	40.87	37.37	58	44.43	39.38	61	48.74	39.29	80
Interest-bearing liabilities that reprice within 1 year	0.22	6.79	0	0.25	6.64	0	0.25	6.39	0	0.26	8.20	2	0.28	10.19	3
Long-term debt that reprices within 1 year	3.88	0.38	93	7.55	0.27	98	6.16	0.26	98	8.94	0.47	96	13.94	0.96	96
Net assets that reprice within 1 year	39.85	27.35	81	34.58	30.83	54	34.46	29.65	61	35.22	29.11	58	34.52	26.63	70
Other Liquidity and Funding Ratios															
Net noncore funding dependence	97.47	5.89	99	100.91	-3.31	99	100.05	-2.33	99	102.81	3.20	98	103.86	14.45	98
Net short-term noncore funding dependence	30.66	0.87	98	31.49	-9.17	98	30.66	-7.71	98	31.54	-4.76	98	22.28	3.38	92
Short-term investment / Short-term noncore funding	9.09	112.63	5	4.83	304.29	1	5.22	273.46	1	5.49	184.19	1	15.88	77.77	19
Liquid assets - short-term noncore funding / Nonliquid assets	-26.77	24.05	0	-26.86	36.72	0	-26.13	36.68	1	-26.15	28.18	0	-18.03	16.97	2
Net loans and leases / Total deposits	31,213.99	79.04	99	24,574.69	73.05	99	25,392.90	72.79	99	24,814.59	79.43	99	22,569.93	90.31	99
Net loans and leases / Core deposits	36,971.42	86.19	99	28,425.36	78.83	99	29,828.63	78.25	99	29,523.82	88.34	99	25,940.77	103.93	99
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		-10.05			0.50			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital		-19.27			1.06			-0.25			4.31			1.36	
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0	26.09	7	0	13.65	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	100	71.92	98	100	84.59	95	100	83.77	95	100	87.23	96	100	85.40	95
U.S. Treasury securities	0	9.62	7	0	6.01	12	0	6.70	10	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	0	4.10	10	0	4.24	11	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	0	8.02	7	0	8.38	7	0	8.22	6	0	9.83	7	0	7.75	7
Mortgage-backed securities	0	62.34	0	0	66.09	0	0	66.54	0	0	66.64	1	0	67.43	0
Asset-backed securities	0	4.33	17	0	2.45	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	100	3.02	99	100	3.01	99	100	3.08	99	100	3.01	99	100	2.94	99
Mutual funds and equity securities	0	0.27	12	0	0.29	13	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	0	9.28	1	0	8.18	1	0	7.78	0	0	10.55	0	100	11.86	99
Debt securities 1 to 5 years	51.96	20.14	92	35.99	17.39	85	36	18.25	85	0	17.03	1	0	17.94	1
Debt securities over 5 years	47.95	68.28	18	64.01	72.07	30	64	71.11	30	100	69.86	99	0	66.02	0
Pledged securities	0	31.26	1	0	33.37	1	0	32.26	1	100	35.67	99	0	30.57	2
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	116.12	-40.81	97	-1.76	64.27	20	-0.53	27.98	34	-54.02	183.32	1	65.60	26.69	81
Investment securities	-45.64	11.76	0	-15.12	32.48	6	-21.20	31.36	3	-33.62	23.62	0	-10.49	11.75	6
Core deposits	-13.37	4.57	3	30.11	16.96	88	6.82	16.94	15	-7.33	26.88	0	-15.12	11.23	0
Noncore funding	10.50	36.20	43	4.79	-21.64	84	4.94	-14.79	80	2.13	-12.18	68	9.31	6.59	60

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Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			41,776,002	39,488,309	37,125,694
Commit: Secured commercial real estate loans	0	0	0	0	0
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			28,998,146	28,375,522	28,272,939
Securities underwriting	0	0	0	0	0
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	1,063,042	1,699,637	1,543,297	1,835,000	2,069,090
Purchased options contracts (interest rate)	1,063,042	1,699,637	1,543,297	1,835,000	2,069,090
Interest rate swaps	15,041,884	12,498,793	12,735,946	10,774,000	13,764,300
Futures and forward foreign exchange	1,112,962	84,598	959,309	116,312	882,540
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	114,289	253,983	303,468	149,000	84,507
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							99.25	22.78	96	98.41	22.01	96	94.11	23.52	96
Standby letters of credit	0	0.66	1	0	0.66	1	0	0.65	1	0	0.71	2	0	0.84	3
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	38.04	44.74	73	37.49	47.31	73	40.59	46.30	75	36.66	48.62	68	47.83	68.47	69
Interest rate contracts	35.50	32.78	75	36.71	35.15	76	37.59	32.46	76	36	34.36	73	45.38	47.31	73
Interest rate futures and forward contracts	0	3.53	14	0	4.39	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	2.20	1.49	82	3.92	1.69	87	3.67	1.41	87	4.57	2.18	85	5.25	2.47	88
Purchased options contracts (interest rate)	2.20	1.57	81	3.92	1.29	85	3.67	1.31	85	4.57	1.46	86	5.25	2.65	80
Interest rate swaps	31.11	23.04	78	28.86	20.27	78	30.26	20.49	79	26.85	20.83	72	34.89	28.86	78
Foreign exchange contracts	2.54	6.65	79	0.78	6.12	72	3	6.30	81	0.66	6.01	70	2.45	10.12	79
Futures and forward foreign exchange contracts	2.30	4.26	81	0.20	3.76	69	2.28	3.78	82	0.29	3.47	67	2.24	5.23	80
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0.24	0.85	80	0.59	0.76	84	0.72	0.76	84	0.37	0.77	83	0.21	2.03	78
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							117.87	44.98	93	119.94	42.82	90	115.88	45.53	89

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Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	18,395,219	16,236,648	17,085,317	14,709,312	18,869,527
Interest rate contracts	17,167,968	15,898,067	15,822,540	14,444,000	17,902,480
Foreign exchange contracts	1,227,251	338,581	1,262,777	265,312	967,047
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	1,112,962	84,598	959,309	116,312	882,540
Written options	1,063,042	1,699,637	1,543,297	1,835,000	2,069,090
Exchange-traded	0	0	0	0	0
Over-the-counter	1,063,042	1,699,637	1,543,297	1,835,000	2,069,090
Purchased options	1,063,042	1,699,637	1,543,297	1,835,000	2,069,090
Exchange-traded	0	0	0	0	0
Over-the-counter	1,063,042	1,699,637	1,543,297	1,835,000	2,069,090
Swaps	15,156,173	12,752,776	13,039,414	10,923,000	13,848,807
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	18,395,219	16,236,648	17,085,317	14,709,312	18,869,527
Interest rate contracts	17,167,968	15,898,067	15,822,540	14,444,000	17,902,480
Foreign exchange contracts	1,227,251	338,581	1,262,777	265,312	967,047
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	0	0	0	0	0
One year or less	0	0	0	0	0
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	910,035	66,980	102,821	35,777	65,351
Gross positive fair value	233,301	226,360	193,500	556,975	268,322
Held for trading	0	0	0	0	0
Non-traded	233,301	226,360	193,500	556,975	268,322
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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RSSD Number

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Peer #

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	93.33	93.95	29	97.91	94.10	35	92.61	94.17	28	98.20	94.10	39	94.88	93.44	32
Foreign exchange contracts	6.67	3.10	79	2.09	3.22	70	7.39	3.47	80	1.80	3.49	67	5.12	3.20	79
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards															
Written options	6.05	9.12	60	0.52	12.59	25	5.61	11.16	53	0.79	14.05	21	4.68	13.49	42
Exchange-traded	5.78	5.29	61	10.47	7.18	71	9.03	6.28	71	12.48	8.18	75	10.97	5.91	77
Over-the-counter	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options	5.78	4.93	64	10.47	6.91	72	9.03	5.96	71	12.48	7.73	77	10.97	5.10	81
Exchange-traded	5.78	4.14	67	10.47	3.41	83	9.03	3.27	80	12.48	3.42	86	10.97	4.42	79
Over-the-counter	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Swaps	5.78	3.58	71	10.47	3.01	84	9.03	2.87	83	12.48	2.86	89	10.97	3.35	84
Held for trading	82.39	77.96	45	78.54	71.71	47	76.32	74.26	39	74.26	68.76	45	73.39	69.75	44
Interest rate contracts															
Interest rate contracts	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	44.16	18
Foreign exchange contracts	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	37.24	18
Equity, commodity, and other contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded															
Non-traded	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	93.33	57.96	59	97.91	56.22	64	92.61	56.71	60	98.20	53.82	70	94.88	52.22	68
Foreign exchange contracts	6.67	0.39	93	2.09	0.36	90	7.39	0.40	93	1.80	0.46	87	5.12	0.34	93
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)															
Derivative contracts (excluding futures and forex 14 days or less)	0	93.16	1	0	91.91	1	0	92.53	1	0	91.48	1	0	93.86	1
One year or less	0	37.29	4	0	27.90	3	0	27.56	3	0	32.05	4	0	32.17	2
Over 1 year to 5 years	0	22.61	7	0	29.78	4	0	27.01	5	0	27.06	3	0	30.45	4
Over 5 years	0	26.09	6	0	29.19	6	0	29.89	5	0	29.56	5	0	28.09	5
Gross negative fair value (absolute value)	4.95	2.48	93	0.41	1.18	23	0.60	0.98	33	0.24	1.55	12	0.35	0.83	34
Gross positive fair value	1.27	2.55	32	1.39	1.59	43	1.13	1.34	42	3.79	2.23	85	1.42	1.19	62
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)		0.10			0.05			0.04			0.07			0.06	
Gross positive fair value (X)		0.10			0.06			0.05			0.09			0.07	
Held for trading (X)		0.06			0.05			0.04			0.07			0.06	
Non-traded (X)		0.02			0.01			0.01			0.02			0.01	
Current credit exposure (X)		0.06			0.05			0.04			0.06			0.05	
Credit losses on derivative contracts		0			0			0			0			0	
Past Due Derivative Instruments Fair Value															
30-89 days past due		0			0			0			0			0	
90+ days past due		0			0			0			0			0	
Other Ratios															
Current credit exposure / Risk-weighted assets		0.70			0.59			0.46			0.85			0.73	

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	128,191	149,636	149,636	100,370	106,486
Gross losses	53,363	46,630	62,934	100,259	95,420
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	33,497	35,003	47,539	39,068	34,458
Net losses	19,866	11,627	15,395	61,191	60,962
Provision for loan and lease losses	17,720	3,912	-4,999	86,512	54,863
Adjustments	-721	-2,461	-1,051	23,945	-17
Ending balance	125,324	139,460	128,191	149,636	100,370
Memo: Allocated transfer risk reserve (ATRR)					

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets	0.05	0.09	39	0.01	-0.12	80	-0.01	-0.09	67	0.21	0.51	15	0.14	0.15	57
Provision for loan and lease losses / Average loans and leases	0.06	0.16	32	0.01	-0.21	80	-0.01	-0.16	70	0.26	0.82	7	0.17	0.24	47
Provision for loan and lease losses / Net loan and lease losses	89.20	151.30	45	33.65	-65.12	71	-32.47	-105.48	57	141.38	487.86	6	90	130.58	15
Allowance for loan and lease losses / Total loans and leases not held for sale	0.30	1.17	2	0.38	1.32	4	0.36	1.23	4	0.45	1.58	3	0.32	0.83	7
Allowance for loan and lease losses / Total loans and leases	0.30	1.15	3	0.38	1.30	6	0.36	1.20	6	0.45	1.55	4	0.32	0.81	7
Allowance for loan and lease losses / Net loans and leases losses (X)	4.73	38.64	15	9	17.40	42	8.33	21.39	33	2.45	11.58	4	1.65	8.03	10
Allowance for loan and lease losses / Nonaccrual assets	43.41	428.13	2	43.76	330.05	3	42.51	364.13	3	46.67	299.17	2	24.70	218.72	4
ALLL / 90+ days past due + nonaccrual loans and leases	45.45	320.87	3	48.81	271.93	6	47.08	287.08	6	53.24	244.34	6	29.58	151.73	6
Gross loan and lease losses / Average loans and leases	0.19	0.16	66	0.18	0.20	58	0.18	0.19	56	0.30	0.34	56	0.30	0.28	63
Recoveries / Average loans and leases	0.12	0.07	79	0.13	0.08	78	0.13	0.08	80	0.12	0.07	80	0.11	0.08	76
Net losses / Average loans and leases	0.07	0.09	56	0.04	0.12	33	0.04	0.11	35	0.19	0.27	48	0.19	0.21	56
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	53.23	34.26	82	34.91	25.09	75	47.42	34.67	74	40.94	33.98	70	41.87	36.22	71
Earnings coverage of net loan and lease losses (X)	36.03	36.38	61	60.75	26.30	80	60.63	39.72	74	11.09	22.91	48	9.13	24.40	36

Net Loan and Lease Losses By Type

Real estate loans	0	-0.01	63	0	0.02	45	0	0.02	41	0	0.04	23	0	0.01	38
Real estate loans secured by 1-4 family		-0.02			-0.01			-0.02			0.01			0.01	
Revolving		-0.06			-0.07			-0.07			0.01			0.02	
Closed-end		-0.01			-0.01			-0.01			0			0	
Commercial real estate loans		0			0.04			0.04			0.07			0.01	
Construction and land development		-0.02			0.01			0			0			-0.01	
1-4 family		0			0			0			0			0	
Other		-0.01			0.01			0			0			-0.01	
Multifamily		0			0.01			0.01			0			0	
Nonfarm nonresidential		0			0.05			0.05			0.11			0.02	
Owner-occupied		0			0.01			0.01			0.02			0.01	
Other		0.01			0.04			0.04			0.08			0.01	
Real estate loans secured by farmland		0			-0.01			0			0.02			0.01	
Commercial and industrial loans	0.12	0.11	65	0.12	0.19	46	0.14	0.17	52	0.24	0.47	38	0.22	0.37	40
Loans to individuals	0.35	0.76	33	0.22	0.72	24	0.24	0.71	26	0.26	1.13	15	0.29	1.17	19
Credit card loans	1.16	1.94	20	0.61	2.27	17	0.72	1.84	18	1.03	2.92	18	1.38	3.11	21
Agricultural loans	-0.01	0.02	18	-0.04	0.02	14	-0.05	0.02	15	0.13	0.19	70	0.16	0.08	80
Loans to foreign governments and institutions	0	0.05	46	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.18	0.13	73	0.22	0.09	83	0.29	0.10	83	0.35	0.15	79	0.23	0.15	73

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	397,387	332,015	364,737	318,799	366,329
90+ days past due loans and leases	14,123	7,201	5,863	18,790	4,861
Nonaccrual loans and leases	261,605	278,531	266,409	262,259	334,474
Total past due and nonaccrual loans and leases	673,115	617,747	637,009	599,848	705,664
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	17,064	22,204	22,855	23,741	21,180
Total restructured loans and leases	17,064	22,204	22,855	23,741	21,180
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	2,355	2,176	2,189	3,785	99
Other real estate owned	0	0	0	0	0
Other Assets					
30-89 days past due	57,511	49,089	52,995	71,909	80,267
90+ days past due	293	136	0	130	1,864
Nonaccrual	27,111	40,192	35,116	58,360	71,937
Total other assets past due and nonaccrual	84,915	89,417	88,111	130,399	154,068

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.96	0.33	90	0.90	0.29	92	1.02	0.32	93	0.96	0.39	90	1.17	0.43	91
90+ days past due loans and leases	0.03	0.10	51	0.02	0.09	45	0.02	0.10	45	0.06	0.12	57	0.02	0.15	33
Nonaccrual loans and leases	0.63	0.37	85	0.76	0.54	75	0.75	0.46	83	0.79	0.66	66	1.07	0.51	92
90+ days past due and nonaccrual loans and leases	0.67	0.52	70	0.78	0.68	64	0.76	0.62	69	0.85	0.85	59	1.08	0.71	83
30-89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.04	0.09	45	0.06	0.12	42	0.06	0.10	46	0.07	0.13	43	0.07	0.14	38
30-89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	1.10	0.33	92	1.03	0.29	93	1.17	0.32	93	1.18	0.40	92	1.42	0.43	93
90+ days past due assets	0.03	0.10	51	0.02	0.09	45	0.02	0.10	44	0.06	0.12	56	0.02	0.15	34
Nonaccrual assets	0.70	0.37	87	0.86	0.55	81	0.84	0.47	85	0.97	0.67	79	1.29	0.53	92
30+ days past due and nonaccrual assets	1.83	0.89	87	1.92	1	87	2.03	0.97	87	2.20	1.29	84	2.73	1.19	89
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.63	0.33	85	0.75	0.40	86	0.73	0.36	88	0.85	0.52	83	1.05	0.44	91
90+ days past due and nonaccrual assets + other real estate owned	0.63	0.35	85	0.75	0.42	86	0.73	0.37	88	0.85	0.55	83	1.05	0.48	89
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.55	0.38	75	0.65	0.48	76	0.64	0.41	77	0.66	0.60	62	0.85	0.53	80
Allowance for loan and lease losses	210.62	55.46	96	201.28	67.85	92	209.53	62.64	93	177.79	66.66	93	333.34	115.41	92
Equity capital + allowance for loan and lease losses	5.44	3.63	78	6.13	4.12	81	5.72	3.60	80	6.05	4.97	68	8.03	4.28	87
Tier 1 capital + allowance for loan and lease losses	210.62	3.90	99	201.28	4.89	99	209.53	4.30	99	177.79	6.05	99	333.34	5.65	99
Loans and leases + other real estate owned	0.64	0.61	63	0.76	0.82	51	0.75	0.71	60	0.80	0.97	41	1.07	0.85	70

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0	0.23	2	0	0.25	3	0	0.26	2	0	0.39	1	0	0.38	2
90+ days past due	0	0.11	17	0	0.12	15	0	0.12	15	0	0.16	14	0	0.16	13
Nonaccrual	0	0.41	1	0	0.60	1	0	0.52	1	0	0.76	1	0	0.46	2
Commercial and industrial															
30–89 days past due	1.19	0.29	96	1.20	0.24	95	1.43	0.24	96	1.16	0.23	95	1.15	0.31	93
90+ days past due	0.09	0.06	75	0.05	0.02	86	0.05	0.04	75	0.13	0.03	89	0.01	0.05	45
Nonaccrual	0.95	0.47	84	1.14	0.65	79	1.12	0.57	86	0.74	0.75	56	1	0.83	64
Individuals															
30–89 days past due	1.33	0.83	81	1.02	0.60	79	1.57	0.63	87	1.08	0.83	74	1.40	0.83	80
90+ days past due	0	0.10	20	0	0.08	18	0	0.09	17	0	0.14	19	0	0.17	16
Nonaccrual	0.74	0.17	90	0.60	0.17	90	0.67	0.17	91	0.55	0.28	82	0.79	0.17	93
Depository institution loans															
30–89 days past due		0			0.03			0.01			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due	0.70	0.09	94	0.65	0.11	89	0.69	0.07	93	0.78	0.17	89	1.09	0.24	90
90+ days past due	0	0	89	0	0	91	0	0	87	0.01	0	90	0.02	0	89
Nonaccrual	0.39	0.27	73	0.53	0.51	73	0.52	0.70	75	0.80	0.49	79	1.11	0.67	76
Foreign governments															
30–89 days past due	0	0	50	0	0	50	0	0.50	43	0	0	50	0	0.07	47
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Nonaccrual	0	0.14	43	0	0.17	40	0	0.15	43	0	0.09	46	0	0.03	44
Other loans and leases															
30–89 days past due	2.73	0.13	98	2.32	0.11	98	1.61	0.12	96	2.02	0.18	96	2.87	0.20	97
90+ days past due	0.01	0.01	78	0.06	0.01	91	0.02	0.01	87	0.23	0.01	96	0.08	0.01	89
Nonaccrual	1.43	0.06	98	1.39	0.13	97	1.42	0.09	99	2.52	0.15	97	2.46	0.13	99

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases—Continued

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Memoranda															
1-4 family															
30-89 days past due		0.39			0.36			0.46			0.65			0.67	
90+ days past due		0.22			0.25			0.24			0.33			0.31	
Nonaccrual		0.58			0.76			0.71			0.89			0.73	
Revolving															
30-89 days past due		0.31			0.33			0.28			0.48			0.45	
90+ days past due		0.02			0.03			0.02			0.03			0.05	
Nonaccrual		0.86			1.05			1.18			1.13			1	
Closed-end															
30-89 days past due		0.41			0.36			0.49			0.65			0.70	
90+ days past due		0.25			0.27			0.26			0.38			0.35	
Nonaccrual		0.57			0.71			0.67			0.87			0.70	
Junior lien															
30-89 days past due		0.01			0.01			0.01			0.02			0.02	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.02			0.04			0.03			0.04			0.04	
Commercial real estate															
30-89 days past due		0.13			0.16			0.15			0.26			0.18	
90+ days past due		0.01			0.01			0.01			0.02			0.03	
Nonaccrual		0.29			0.48			0.38			0.62			0.23	
Construction and development															
30-89 days past due		0.19			0.15			0.17			0.28			0.28	
90+ days past due		0.01			0.01			0.01			0.01			0.02	
Nonaccrual		0.14			0.31			0.20			0.41			0.20	
1-4 family															
30-89 days past due		0.02			0.03			0.02			0.03			0.06	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.01			0.02			0.01			0.03			0.02	
Other															
30-89 days past due		0.13			0.10			0.13			0.22			0.20	
90+ days past due		0			0			0			0			0.01	
Nonaccrual		0.12			0.25			0.16			0.35			0.17	
Multifamily															
30-89 days past due		0.04			0.09			0.07			0.09			0.08	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.06			0.13			0.17			0.11			0.05	
Nonfarm non-residential															
30-89 days past due		0.10			0.12			0.13			0.23			0.14	
90+ days past due		0.01			0.01			0.01			0.02			0.03	
Nonaccrual		0.36			0.58			0.45			0.80			0.28	
Owner Occupied															
30-89 days past due		0.04			0.04			0.04			0.07			0.07	
90+ days past due		0			0			0			0			0.01	
Nonaccrual		0.12			0.20			0.17			0.27			0.16	
Other															
30-89 days past due		0.05			0.07			0.08			0.14			0.07	
90+ days past due		0			0.01			0			0.01			0.01	
Nonaccrual		0.21			0.31			0.23			0.44			0.10	
Farmland															
30-89 days past due		0.09			0.13			0.10			0.11			0.23	
90+ days past due		0			0.01			0			0			0.01	
Nonaccrual		0.51			1.06			0.69			1.13			0.84	
Credit card															
30-89 days past due	1.34	1.22	74	0.72	0.79	40	1.54	0.81	87	1.01	0.95	50	1.12	1.19	37
90+ days past due	0	0.50	14	0	0.40	16	0	0.45	14	0	0.63	13	0	0.78	12
Nonaccrual	0.37	0.13	85	0.29	0.08	86	0.37	0.10	84	0.33	0.05	90	0.41	0.11	86

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus					
Retained earnings	0	0	0	0	0
Accumulated other comprehensive income (AOCI)					
Common equity tier 1 minority interest					
Common equity tier 1 capital before adjustments/deductions					
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	0	0	0	0	0
Accumulated other comprehensive income-related adjustments	0	0	0	0	0
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	0	0	0	0	0
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	0	0	0	0	0
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus					
Non-qualifying capital instruments					
Tier 1 minority interest not included in common equity tier 1 capital					
Additional tier 1 capital before deductions					
Less: Additional tier 1 capital deductions					
Additional tier 1 capital					
Tier 1 Capital					
Tier 2 Capital					
Tier 2 capital instruments and related surplus					
Non-qualifying capital instruments					
Total capital minority interest not included in tier 1 capital					
Allowance for loan and lease losses in tier 2 capital					
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions					
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions					
Tier 2 capital					
Exited advanced approach tier 2 capital					
Total capital					
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	0	0	0	0	0
Less: Deductions from common equity tier 1 capital					
Less: Other deductions					
Total assets for leverage ratio					
Total risk-weighted assets					
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	0	11.77	0	0	12.59	1	0	12.37	1	0	12.35	0	0	12.11	1
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	0	12.48	0	0	13.31	1	0	13.11	1	0	13.08	0	0	12.78	1
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	0	14.27	0	0	15.21	1	0	14.91	1	0	15.23	0	0	14.36	1
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	0	9.22	0	0	9.07	0	0	8.98	0	0	9.13	0	0	9.76	1
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

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Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	0	0	0	0	0		

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		51.77			53.46			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		48.23			46.54			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.73			13.15			13.40			11.24			7.26	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Premium income / Insurance activities revenue		2.54			2.90			2.76			2.84			7.32	
Credit related premium income / Total premium income		32.83			31.14			32.99			38.23			34.91	
Other premium income / Total premium income		67.17			68.86			67.01			61.77			65.09	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		15.15			28.21			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		177.77			5.51			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		4,581.19			-364.02			927.51			447.82			233.61	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0	12.02	3	0	11.72	3	0	12	2	0	11.03	3	0	11.51	3
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34

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Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	5,865,505	5,893,250	5,581,392	5,427,937	4,885,899
Real estate loans	6,563	8,841	8,212	7,667	0
Commercial and industrial loans	2,538,247	2,421,145	2,079,789	2,043,340	1,863,884
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	259,781	249,493	218,988	240,400	178,074
Loans to individuals	914	1,672	1,470	1,427	632
Agricultural loans	2,770,155	2,920,133	2,981,175	2,837,854	2,541,548
Other foreign loans	0	0	0	0	0
Lease financing receivables	289,845	291,966	291,758	297,249	301,761
Debt securities	1,172	2,156	1,847	2,344	3,531
Interest-bearing bank balances	761,206	84,413	99,784	103,501	104,964
Total selected foreign assets	6,627,883	5,979,819	5,683,023	5,533,782	4,994,394
Total foreign deposits	20,585	20,187	20,815	21,169	17,978
Interest-bearing deposits	10,283	10,924	11,257	12,840	11,070
Non-interest-bearing deposits	10,302	9,263	9,558	8,329	6,908

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	5.13	0.84	90	4.98	0.63	90	5.02	0.66	90	4.88	0.87	89	5.05	1.25	87
Cost: Interest-bearing deposits	2.29	0.52	92	1.17	0.12	96	1.30	0.14	96	1.78	0.42	96	3.63	1.19	96

Net Losses as a Percent of Foreign Loans by Type

Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13		0.02	0.86	12	0.06	0.79	29	0.11	0.64	33	0.07	0.29	10
Foreign governments and institutions	0	0.05	46	0	0	50	0	0	50	0	0	50	0	0	50

Growth Rates

Net loans and leases	-0.47	20.31	40	8.96	-0.16	67	2.83	6.83	54	11.09	-2.40	78	6.31	22.48	54
Total selected assets	10.84	21.10	61	8.59	3.36	65	2.70	9.48	56	10.80	2.04	69	3.24	12.40	57
Deposits	1.97	-2.72	76	4.93	10.74	34	-1.67	0.73	35	17.75	3.46	66	3.34	10.36	43

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Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0	0	0	0	0		0
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

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Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure					
Total retained credit exposure and asset sale credit exposure					

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Total 30-89 days past due securitized assets		0	0	0	0	0		
90+ Days Past Due Securitized Assets								
1-4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Total 90+ days past due securitized assets		0	0	0	0	0		
Total past due securitized assets		0	0	0	0	0		
Net Losses on Securitized Assets								
1-4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Total net losses on securitized assets		0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	203,147	185,034	192,794	156,852	167,586	9.79	179.54
Dividends	175,000	160,000	160,000	100,000	85,000	9.38	337.50
Interest	28,147	25,034	32,794	56,852	82,586	12.44	-13.85
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	131,047	59,424	98,779	160,044	333,728	120.53	-17.88
Dividends	20,118	6,942	29,172	6,688	22,282	189.80	-54.83
Interest	77,118	16,014	21,231	100,971	260,367	381.57	-1.99
Management and service fees	33,811	36,468	48,376	52,385	51,079	-7.29	-6.98
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	334,194	244,458	291,573	316,896	501,314	36.71	43.89
Securities gains (losses)	0	0	0	0	0		
Other operating income	518,076	430,396	585,107	562,823	592,200	20.37	59.49
Total operating income	852,270	674,854	876,680	879,719	1,093,514	26.29	52.99
Operating Expenses							
Personnel expenses	195	100	130	158	170	95.00	21.12
Interest expense	357,774	293,535	382,639	559,117	799,301	21.88	8.99
Other expenses	191,626	140,097	210,073	179,930	134,624	36.78	41.85
Provision for loan and lease losses	16,499	11,355	12,406	46,929	12,957		-14.43
Total operating expenses	566,094	445,087	605,248	786,134	947,052	27.19	17.25
Income (loss) before taxes	286,176	229,767	271,432	93,585	146,462	24.55	285.27
Applicable income taxes (credit)	67,780	42,700	53,271	30,134	-13,947	58.74	3929.73
Extraordinary items							
Income before undistributed income of subsidiaries	218,396	187,067	218,161	63,451	160,409	16.75	200.83
Equity in undistributed income of subsidiaries	312,762	368,126	515,473	384,500	248,539	-15.04	85.60
Bank subsidiaries	-32,446	-7,356	31,993	55,700	45,002		
Nonbank subsidiaries	345,208	375,482	483,480	328,800	203,537	-8.06	146.08
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	531,158	555,193	733,634	447,951	408,948	-4.33	120.29
Memoranda							
Bank net income	142,554	152,644	191,993	155,700	130,002	-6.61	108.92
Nonbank net income	365,326	382,424	512,652	335,488	225,819	-4.47	97.66
Subsidiary holding companys' net income	0	0	0	0	0		

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Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	3,998,051	10.14	3,612,830	10.76	2,777,992	7.96	2,713,171	2,792,359	10.66	16.25
Common and preferred stock	506,452	1.28	523,624	1.56	707,498	2.03	675,505	629,880	-3.28	-2.85
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	3,356,599	8.51	2,989,206	8.90	2,070,494	5.93	2,037,666	2,162,479	12.29	15.03
Other receivables	135,000	0.34	100,000	0.30	0	0	0	0	35.00	
Investment in nonbank subsidiaries	14,484,103	36.74	11,868,885	35.34	12,259,698	35.11	12,650,855	14,741,196	22.03	8.35
Common and preferred stock	5,267,163	13.36	4,982,161	14.83	5,019,337	14.37	4,581,912	4,210,099	5.72	32.42
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	9,216,940	23.38	6,886,724	20.51	7,240,361	20.73	8,068,943	10,531,097	33.84	-1.84
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	19,610,507	49.75	16,601,351	49.43	18,560,404	53.15	14,271,324	11,486,557	18.13	94.38
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	0	0	0	0	0	0	0	0		
Cash and due from unrelated depository institution	504,180	1.28	501,247	1.49	501,099	1.43	500,531	1,205,366	0.59	-49.59
Premises, furnishings, fixtures and equipment	0	0	136	0	109	0	496	615	-100.00	-100.00
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	178,049	0.45	146,934	0.44	34,172	0.10	59,145	126,917	21.18	26.32
Balance due from subsidiaries and related institutions	645,635	1.64	852,761	2.54	786,854	2.25	1,047,054	1,381,633	-24.29	82.20
Total assets	39,420,525	100.00	33,584,144	100.00	34,920,328	100.00	31,242,576	31,734,643	17.38	38.85
Liabilities and Capital										
Deposits	73,992	0.19	76,014	0.23	74,872	0.21	74,188	69,251	-2.66	-6.63
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	3,831,973	9.72	901,934	2.69	1,072,903	3.07	1,424,848	2,040,240	324.86	72.22
Other borrowings 1 year or less	4,926,653	12.50	5,399,522	16.08	4,921,962	14.09	5,654,600	5,149,218	-8.76	7.83
Borrowings with maturity over 1 year	21,545,520	54.66	19,258,692	57.34	20,121,961	57.62	18,051,842	19,743,140	11.87	36.53
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	251,702	0.64	197,466	0.59	242,590	0.69	235,155	230,816	27.47	52.37
Balance due to subsidiaries and related institutions	4,062,226	10.30	3,308,705	9.85	3,922,091	11.23	1,550,524	438,084	22.77	108.93
Total liabilities	34,692,066	88.01	29,142,333	86.77	30,356,379	86.93	26,991,157	27,670,749	19.04	40.09
Equity Capital	4,728,459	11.99	4,441,811	13.23	4,563,949	13.07	4,251,419	4,063,894	6.45	30.33
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	0	0	0	0	0	0	0	0		
Common surplus	1,482,823	3.76	1,482,823	4.42	1,482,823	4.25	1,482,823	1,482,823	0.00	0.00
Retained earnings	3,180,876	8.07	2,958,830	8.81	3,070,974	8.79	2,773,395	2,585,912	7.50	48.47
Accumulated other comprehensive income	64,760	0.16	158	0	10,152	0.03	-4,799	-4,841	40887.34	2232.85
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	39,420,525	100.00	33,584,144	100.00	34,920,328	100.00	31,242,576	31,734,643	17.38	38.85
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	508,903	1.29	522,679	1.56	601,260	1.72	525,280	396,827	-2.64	-51.21
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	3,553,323	9.01	2,786,026	8.30	3,320,831	9.51	1,025,244	41,257	27.54	294.25
Subordinated and long-term debt 1 year or less	3,180,928	8.07	3,245,781	9.66	3,819,775	10.94	1,543,547	413,815	-2.00	72.31
Guaranteed loans to banks, nonbanks, and holding companies	1,613,820	4.09	1,133,925	3.38	1,100,700	3.15	1,172,125	1,350,300	42.32	12.76

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Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	15.15	11.02	83	16.59	12.52	81	16.38	11.94	87	10.72	7.29	78	9.95	9.68	57
Bank net income / Average equity investment in banks	29.23	11.60	97	32.27	12.35	95	29.72	11.80	96	25	7.45	98	22.32	10.51	96
Nonbank net income / Average equity investment in nonbanks	9.43	9.71	57	10.65	13.18	54	10.60	13.12	54	7.69	9.75	55	5.52	7.89	54
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income	26.84	98.76	12	27.49	96.45	12	26.17	96.79	12	34.76	88.16	14	31.79	82.22	17
Nonbank net income / Parent net income	68.78	2.50	98	68.88	3.22	98	69.88	3.40	98	74.89	3.59	96	55.22	5.93	93
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	733.69	18.39	99	656.09	16.51	99	665.13	16.81	99	634.87	20.06	99	680.89	20.43	99
Total debt / Equity capital	640.89	12.61	99	575.44	11.37	99	572.24	11.71	99	591.13	14.41	99	662.73	14.31	99
Total debt + notes payable to subs that issued TPS / Equity capital	640.89	14.76	99	575.44	13.41	99	572.24	13.63	99	591.13	16.67	99	662.73	16.36	99
Total debt + Loans guaranteed for affiliate / Equity capital	675.02	12.68	99	600.97	11.46	99	596.36	11.77	99	618.70	14.68	99	695.96	14.56	99
Total debt / Equity capital – excess over fair value	640.89	12.75	99	575.44	11.47	99	572.24	11.81	99	591.13	14.52	99	662.73	14.51	99
Long-term debt / Equity capital	455.66	11.91	99	433.58	10.65	99	440.89	10.95	99	424.61	13.56	99	485.82	13.04	99
Short-term debt / Equity capital	185.23	0.48	99	141.87	0.55	99	131.35	0.57	99	166.52	0.77	99	176.91	1.02	99
Current portion of long-term debt / Equity capital	67.27	0.09	98	73.07	0.10	99	83.69	0.06	99	36.31	0.06	98	10.18	0.05	96
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	78.22	39.59	84	75.82	40.69	80	81.65	39.86	83	76.98	34.67	86	77.56	28.44	92
Double Leverage															
Equity investment in subs / Equity capital	122.10	104.01	94	123.95	103.15	95	125.48	103.22	95	123.66	102.81	96	119.10	103.22	95
Total investment in subs / Equity capital	390.87	109.29	99	348.55	108.29	98	329.49	108.40	98	361.39	110.16	98	431.45	111.07	99
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.48	0.39	88	1.44	0.27	91	1.59	0.29	92	2.25	0.47	92	1.90	0.36	95
Equity investment in subs – equity cap / Net income-div (X)	3.90	1.15	93	3.89	0.85	95	3.38	1.05	91	6.17	1.82	92	5.04	1.22	93
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	90.56	130.36	34	82.12	152.56	22	85.46	152.85	17	83.85	136.59	18	90.87	177.68	18
Cash from ops + noncash items + op expense / Op expense + dividend	77.53	118.32	31	78.45	155.61	21	99.90	154.48	23	107.46	147.24	30	95.10	190.27	12
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100.52	105.80	48	100.36	94.59	56	100.42	98.54	52	89.45	134.08	19	113.73	116.34	54
Pretax operating income + interest expense / Interest expense	179.99	1,565.66	23	178.28	1,645.53	13	170.94	1,835.33	9	116.74	2,016.32	14	118.32	1,968.54	9
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	179.99	1,454.22	21	178.28	1,896.20	12	170.94	1,770.77	8	116.74	1,539.23	14	118.32	1,632.83	8
Dividends + interest from subsidiaries / Interest expense + dividends	43.67	150.57	17	32.32	174.48	8	31.48	174.12	7	31.34	150.43	4	42.70	210.80	4
Fees + other income from subsidiaries / Salary + other expenses	17.63	10.18	78	26.01	12.03	78	23.01	11.92	77	29.09	13.95	74	37.89	16.52	76
Net income / Current part of long-term debt + preferred dividends (X)	0.17	26.99	3	0.17	40.79	1	0.19	47.61	1	0.29	35.64	3	0.99	57.11	8
Other Ratios															
Net assets that reprice within 1 year / Total assets	22.29	3.60	97	22.59	3.29	99	20.59	3.44	96	19.45	3.85	95	24.67	2.64	99
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.30	46	0	0.60	47	0	0.17	46	0	0.10	46	0	0.04	43
Nonaccrual	0.91	0.65	84	1.08	1.04	88	0.95	0.92	85	1.07	1.03	87	1.63	0.54	87
Total	0.91	0.95	76	1.08	1.64	82	0.95	1.09	78	1.07	1.13	81	1.63	0.58	87
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	34.13	0.01	97	25.53	0.03	97	24.12	0.02	97	27.57	0.05	97	33.23	0.10	97
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	34.13	0.01	97	25.53	0.03	97	24.12	0.02	97	27.57	0.05	97	33.23	0.10	97
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	50.40	1.77	97	52.01	1.76	97	48.84	1.76	97	56.17	2.66	95	60.87	5.62	93
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	13.46	0.06	97	13.65	0.07	97	13.33	0.06	97	13.61	0.08	97	12.35	0.19	97

BHC Name

City/State

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	151.10	70.90	89	187.10	69.90	92	178.77	66.37	93	449.17	81.10	94	158.97	57.84	93
Dividends declared / Net income	62.13	31.93	94	63.04	27.22	96	53.16	28.27	93	63.62	42.29	81	62.36	33.08	91
Net income – dividends / Average equity.....	5.74	7.51	33	6.13	9.25	28	7.67	8.62	42	3.90	4.14	48	3.75	6.46	18
Percent of Dividends Paid															
Dividends from bank subsidiaries	53.03	133.26	27	45.71	160.45	20	41.03	155.92	19	35.09	132.17	19	33.33	178.13	21
Dividends from nonbank subsidiaries	6.10	2.76	83	1.98	6.19	62	7.48	4.90	78	2.35	3.41	71	8.74	7.53	79
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	59.13	183.35	20	47.70	213.42	10	48.51	203.53	10	37.43	174.85	9	42.07	260.40	7
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	122.76	43.79	93	104.82	43.30	95	83.34	45.96	84	64.23	60.28	52	65.38	66.55	48
Interest income from bank subsidiaries.....	19.74	0.21	98	16.40	0.11	98	17.08	0.11	98	36.51	0.36	98	63.53	0.54	99
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	142.51	52.71	92	121.22	48.70	96	100.42	51.33	91	100.74	62.88	82	128.91	69.36	91
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	5.51	47.96	38	1.82	66.90	22	5.69	62.63	23	1.99	56.39	35	9.87	82.95	34
Interest income from nonbank subsidiaries.....	21.11	3.25	92	4.19	2.38	79	4.14	2.44	79	30.10	7.38	89	115.30	20.25	89
Management and service fees from nonbank subsidiaries	9.26	0.51	92	9.54	0.66	92	9.44	0.37	95	15.61	0.86	95	22.62	1.92	93
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	35.87	64.26	41	15.54	94.31	26	19.27	87.22	28	47.70	79.84	40	147.79	150.41	68
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	20.53	67.73	23	23.71	72.55	18	18.25	74.16	17	11.37	69.76	20	7.77	67.32	22
Interest income from bank subsidiaries.....	3.30	0.98	88	3.71	0.27	93	3.74	0.23	94	6.46	0.63	94	7.55	0.80	94
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	23.84	81.70	16	27.42	82.68	15	21.99	83.13	15	17.83	82.20	16	15.33	78.80	19
Dividends from nonbank subsidiaries	2.36	2.90	73	1.03	3.56	63	3.33	3.07	79	0.76	1.95	65	2.04	2.65	68
Interest income from nonbank subsidiaries.....	9.05	0.28	94	2.37	0.20	91	2.42	0.18	92	11.48	0.73	92	23.81	1.19	93
Management and service fees from nonbank subsidiaries	3.97	0.01	96	5.40	0.02	97	5.52	0.01	97	5.95	0.02	96	4.67	0.06	95
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	15.38	4.41	84	8.81	5.69	79	11.27	4.67	84	18.19	4.70	87	30.52	7.29	87
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....	46.38	284.57	48	52.51	152.66	43	65.42	158.10	53	21.90	135.13	32	6.09	83.37	31
Loans and advances from subsidiaries / Total debt	13.40	27.96	48	12.94	28.03	46	15.02	26.38	49	6.17	27.08	37	1.63	28.33	31